

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Michael J. Picciallo

Application No.: 09/478,051

Confirmation No.: 1136

Filed: January 15, 2000

Art Unit: 3621

For: ALLOWANCE CARD OR ACCOUNT

Examiner: J. R. Kucab

RESPONSE TO OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated October 25, 2011, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.